

State of Washington
Office of the Insurance Commissioner

Top 10 Authorized Companies or Groups of
Companies

2001 Washington Market Share and Loss Ratio

Zero Premium and Loss Companies Excluded

Line of Business: Property and Casualty Totals (excludes Accident and Health)

All Dollars in Thousands

Rank	Group Name	NAIC Code	DOM	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Zurich Ins Grp							
	American Federation Ins Co	43699	FL	\$1,635	0.03%	\$1,481	\$858	57.89%
	American Guarantee & Liability Ins	26247	NY	\$10,353	0.17%	\$8,258	\$14,562	176.33%
	American Zurich Ins Co	40142	IL	\$805	0.01%	\$956	\$452	47.27%
	Assurance Co Of Amer	19305	NY	\$16,822	0.27%	\$14,954	\$25,147	168.16%
	Colonial American Cas & Surety Co	34347	MD	\$2,436	0.04%	\$2,061	\$269	13.04%
	Empire Fire & Marine Ins Co	21326	NE	\$3,799	0.06%	\$3,333	\$1,051	31.54%
	Farmers Ins Co Of WA	21644	WA	\$463,938	7.55%	\$455,917	\$286,083	62.75%
	Farmers Ins Exch	21652	CA	\$30,485	0.50%	\$28,364	\$17,529	61.80%
	Fidelity & Deposit Co Of MD	39306	MD	\$9,935	0.16%	\$7,697	\$3,003	39.02%
	Foremost Ins Co	11185	MI	\$5,815	0.09%	\$5,002	\$2,437	48.71%
	Foremost Property & Cas Ins Co	11800	MI	\$3,712	0.06%	\$3,594	\$2,160	60.10%
	Foremost Signature Ins Co	41513	MI	\$18,014	0.29%	\$13,993	\$7,565	54.06%
	Home Ins Co	22527	NH	(\$56)	0.00%	(\$56)	(\$1,636)	2896.92%
	Maine Bonding & Cas Co	19321	ME	\$0	0.00%	\$0	\$0	0.00%
	Maryland Cas Co	19356	MD	\$15,082	0.25%	\$13,470	\$16,254	120.67%
	Mid-Century Ins Co	21687	CA	\$67,352	1.10%	\$68,173	\$43,059	63.16%
	Northern Ins Co Of Ny	19372	NY	\$14,598	0.24%	\$13,937	\$13,931	99.96%
	Truck Ins Exch	21709	CA	\$21,611	0.35%	\$20,025	\$8,611	43.00%
	Universal Underwriters Ins Co	41181	KS	\$19,973	0.32%	\$18,012	\$11,613	64.47%
	Valiant Ins Co	26611	IA	\$5,675	0.09%	\$5,224	\$3,696	70.76%
	Zurich American Ins Co	16535	NY	\$23,613	0.38%	\$22,250	\$43,528	195.63%
	Group Totals			\$735,596	11.97%	\$706,646	\$500,172	70.78%
2	State Farm IL							
	State Farm Fire And Cas Co	25143	IL	\$238,415	3.88%	\$222,633	\$147,296	66.16%
	State Farm General Ins Co	25151	IL	\$300	0.00%	\$2,656	\$2,850	107.32%
	State Farm Mut Auto Ins Co	25178	IL	\$413,647	6.73%	\$408,602	\$312,452	76.47%
	Group Totals			\$652,361	10.61%	\$633,891	\$462,598	72.98%
3	Safeco Ins Grp							
	American Economy Ins Co	19690	IN	\$53,867	0.88%	\$56,510	\$54,170	95.86%
	American States Ins Co	19704	IN	\$87,857	1.43%	\$86,133	\$49,006	56.90%
	American States Preferred Ins Co	37214	IN	\$5,983	0.10%	\$3,895	\$1,715	44.03%
	First Natl Ins Co Of Amer	24724	WA	\$49,231	0.80%	\$48,389	\$30,536	63.11%
	General Ins Co Of Amer	24732	WA	\$42,056	0.68%	\$43,223	\$33,167	76.74%
	Safeco Ins Co Of Amer	24740	WA	\$151,746	2.47%	\$154,110	\$86,429	56.08%
	Safeco Ins Co Of IL	39012	IL	\$188,625	3.07%	\$188,476	\$126,149	66.93%
	Group Totals			\$579,365	9.43%	\$580,736	\$381,172	65.64%

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4	Allstate Ins Grp							
	Allstate Ind Co	19240	IL	\$90,616	1.47%	\$91,937	\$60,971	66.32%
	Allstate Ins Co	19232	IL	\$366,758	5.97%	\$360,045	\$216,555	60.15%
	Allstate Prop & Cas Ins Co	17230	IL	\$1,014	0.02%	\$147	\$23	15.61%
	Deerbrook Ins Co	37907	IL	\$1,206	0.02%	\$1,660	\$1,145	68.94%
	Northbrook Ind Co	36455	IL	\$0	0.00%	\$0	(\$62)	0.00%
	Group Totals			\$459,593	7.48%	\$453,789	\$278,631	61.40%
5	Public Employees							
	Pemco Ins Co	18805	WA	\$72,080	1.17%	\$71,351	\$45,815	64.21%
	Pemco Mut Ins Co	24341	WA	\$207,042	3.37%	\$203,693	\$123,542	60.65%
	Group Totals			\$279,122	4.54%	\$275,045	\$169,357	61.57%
6	United Services Automobile Asn Grp							
	United Services Auto Assoc	25941	TX	\$122,723	2.00%	\$118,406	\$79,114	66.82%
	USAA Cas Ins Co	25968	TX	\$80,747	1.31%	\$77,622	\$48,996	63.12%
	USAA General Ind Co	18600	TX	\$6,592	0.11%	\$6,225	\$3,151	50.62%
	Group Totals			\$210,061	3.42%	\$202,254	\$131,261	64.90%
7	American Intrnl Grp							
	21st Century Ins Co	12963	CA	\$8,530	0.14%	\$8,943	\$8,827	98.70%
	AIU Ins Co	19399	NY	\$13,516	0.22%	\$12,345	\$9,908	80.26%
	American General Ind Co	24376	NE	\$0	0.00%	\$0	\$0	5.56%
	American Home Assur Co	19380	NY	\$19,392	0.32%	\$19,382	\$18,385	94.85%
	American Intl Ins Co	32220	NY	\$1,668	0.03%	\$1,105	\$504	45.60%
	American Intl Pacific Ins	23795	CO	\$23	0.00%	\$17	(\$257)	(1523.45)%
	American Intl South Ins Co	40258	PA	\$5	0.00%	\$16	(\$72)	(449.33)%
	Birmingham Fire Ins Co Of PA	19402	PA	\$188	0.00%	\$160	\$57	35.61%
	Commerce & Industry Ins Co	19410	NY	\$5,476	0.09%	(\$917)	(\$2,263)	246.88%
	Granite State Ins Co	23809	PA	\$1,692	0.03%	\$1,854	\$1,200	64.75%
	Hartford Steam Boil Inspec & Ins Co	11452	CT	\$5,608	0.09%	\$5,050	\$1,869	37.00%
	Illinois Natl Ins Co	23817	IL	\$12,995	0.21%	\$11,908	\$7,782	65.35%
	Insurance Co Of The State Of PA	19429	PA	\$13,273	0.22%	\$9,773	\$3,847	39.36%
	Landmark Ins Co	35637	CA	\$3	0.00%	\$3	\$1,512	60495.36%
	National Union Fire Ins Co Of Pitts	19445	PA	\$54,519	0.89%	\$50,634	\$38,981	76.99%
	New Hampshire Ind Co Inc	23833	PA	\$3,662	0.06%	\$3,292	\$3,683	111.88%
	New Hampshire Ins Co	23841	PA	\$2,182	0.04%	\$3,061	(\$2,964)	(96.84)%
	United Gty Residential Ins Co	15873	NC	\$24,181	0.39%	\$24,290	\$5,472	22.53%
	United Gty Residential Ins Co Of NC	16667	NC	\$136	0.00%	\$169	\$75	44.26%
	United Guaranty Mtg Indem Co	26999	NC	\$325	0.01%	\$324	\$59	18.33%
	Yosemite Ins Co	26220	IN	\$1	0.00%	\$0	\$184	38711.37%
	Group Totals			\$167,373	2.72%	\$151,407	\$96,788	63.93%

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8	Mutual Of Enumclaw							
	Mutual Of Enumclaw Ins Co	14761	WA	\$164,738	2.68%	\$157,535	\$140,553	89.22%
	Group Totals			\$164,738	2.68%	\$157,535	\$140,553	89.22%
9	Cna Ins Grp							
	American Cas Co Of Reading PA	20427	PA	\$6,860	0.11%	\$5,392	\$8,941	165.82%
	Boston Old Colony Ins Co	20761	MA	\$100	0.00%	\$75	\$0	0.00%
	Commercial Ins Co Of Newark NJ	20818	NJ	(\$1)	0.00%	(\$11)	\$404	(3749.57)%
	Continental Cas Co	20443	IL	\$36,457	0.59%	\$32,410	\$79,300	244.68%
	Continental Ins Co	35289	NH	\$16,239	0.26%	\$30,016	\$30,554	101.79%
	Fidelity & Cas Co Of Ny	35270	NH	\$13	0.00%	\$2,773	\$2,296	82.79%
	Firemens Ins Co Of Newark NJ	20850	NJ	\$5,494	0.09%	\$2,912	\$3,929	134.96%
	Glens Falls Ins Co	34622	DE	\$50,513	0.82%	\$28,786	\$13,850	48.11%
	Kansas City Fire & Marine Ins Co	20885	MO	\$0	0.00%	\$0	\$241	0.00%
	National Fire Ins Co Of Hartford	20478	CT	\$4,885	0.08%	\$4,279	\$1,454	33.98%
	Niagara Fire Ins Co	35106	DE	\$0	0.00%	\$0	(\$17)	0.00%
	Transcontinental Ins Co	20486	NY	\$10,608	0.17%	\$9,662	\$11,794	122.07%
	Transportation Ins Co	20494	IL	\$15,422	0.25%	\$18,355	\$16,158	88.03%
	Universal Surety Of Amer	13200	TX	\$3	0.00%	\$1	\$0	45.93%
	Valley Forge Ins Co	20508	PA	\$9,333	0.15%	\$8,146	\$5,770	70.83%
	Western Surety Co	13188	SD	\$2,237	0.04%	\$2,083	\$64	3.06%
	Group Totals			\$158,162	2.57%	\$144,879	\$174,738	120.61%
10	Progressive Grp							
	National Continental Ins Co	10243	NY	\$547	0.01%	\$387	\$123	31.90%
	Progressive American Ins Co	24252	FL	\$23,367	0.38%	\$22,722	\$12,894	56.75%
	Progressive Cas Ins Co	24260	OH	\$19,099	0.31%	\$17,618	\$11,330	64.31%
	Progressive Classic Ins Co	42994	WI	\$9,119	0.15%	\$11,698	\$6,295	53.81%
	Progressive Halcyon Ins Co	16322	OH	\$6,162	0.10%	\$7,185	\$4,486	62.43%
	Progressive Northern Ins Co	38628	WI	\$26,200	0.43%	\$26,369	\$15,739	59.69%
	Progressive Northwestern Ins Co	42919	WA	\$28,193	0.46%	\$25,504	\$13,031	51.10%
	Progressive Preferred Ins Co	37834	OH	\$25,110	0.41%	\$22,575	\$15,392	68.18%
	Progressive Specialty Ins Co	32786	OH	\$8,562	0.14%	\$10,324	\$6,987	67.68%
	Progressive West Ins Co	27804	CA	\$10,623	0.17%	\$11,068	\$7,283	65.80%
	United Fncl Cas Co	11770	MO	\$95	0.00%	\$103	\$30	29.66%
	Group Totals			\$157,075	2.56%	\$155,552	\$93,591	60.17%
	Top 10 Group Totals			\$3,563,448	57.98%	\$3,461,733	\$2,428,861	70.16%
	All Other Companies			\$2,583,031	42.02%	\$2,439,577	\$2,153,032	88.25%
	Totals			\$6,146,478	100.00%	\$5,901,310	\$4,581,893	77.64%

(1) Excluding all Loss Adjustment Expenses (LAE)